

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-28709
Gregory S. Tillman Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 09/02/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: GST Initial Co-Debtor:

Part 1: Payment and Length of Plan

\$3,604 paid through August 31, 2020; then \$500/month in September 2020; then \$2,000/month to begin October 2020 such that plan will last 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:

Description: 217 Spring Mill Road, Galloway, NJ

Proposed date for completion: 12/31/2020

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,740 (est) plus all other court approved fees and costs
DOMESTIC SUPPORT OBLIGATION		
IRS	TAXES	\$56,022.50
STATE OF NEW JERSEY	TAXES	\$30,000

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing	Residence	\$8,107	N/A	\$8.107	Resume September 2020
Debtor will obtain a loan modification to take care of pre-petition mortgage arrears. This paragraph addresses post-petition arrears and the 6/23/20 court order resolving the motion to vacate the stay.					

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Atlantic Auto Body	2006 Honda	\$3,000	\$1,500	N/A	\$1,500	N/A	\$1,500
NJ Division of Taxation	There is no equity in real property to secure the secured claim(s)	\$31,010.20	Zero	N/A	Zero	N/A	Zero

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
State of New Jersey	2001 Chevrolet Van	\$300	\$7,200

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
IRS	All assets	\$26,325

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ _____⁰ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
New Jersey Division of Taxation	There is no equity in property to secure the secured claim (s)	\$31,018.20	Zero	N/A	Zero	\$31,018.20

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Atlantic Auto Body	2006 Honda	\$3,000	\$1,500	\$1,500	\$1,500

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman 5) Specialized Loan Servicing
- 3) Atlantic Auto Body
- 4) IRS & State of New Jersey pro rata

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 06/30/2020.

Explain below **why** the plan is being modified:

1. 6/23/20 court order allows mortgage post-petition payments to be cured inside plan.
2. Debtor is in vending machine business which has been severely affected by COVID-19 pandemic shut down.
3. NJ filed secured claim but there is no equity in real property.

Explain below **how** the plan is being modified:

1. To include post-petition mortgage payments in plan.
2. To allow for reduced/suspended Trustee payments through September 2020; increasing in October 2020.
3. To account for IRS and NJ claims.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/02/2020 _____

/s/ Gregory S. Tillman
Debtor

Date: _____

Joint Debtor

Date: 09/02/2020 _____

/s/ Eric J Clayman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Gregory Steven Tillman
DebtorCase No. 19-28709-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db Gregory Steven Tillman, 532 Old Marlton Pike W#567, Marlton, NJ 08083
 auc +Frank Stevens, 2903 Pacific Ave, Wildwood, NJ 08260-4942
 cr +Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
 518553366 +Acorns, 5300 California Avenue, Irvine, CA 92617-3230
 518575903 +Atlantic Auto Body Shop, 2735 Fire Road, Egg Harbor Twp., NJ 08234-9539
 518553367 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
 518553368 First Progress Card, PO Box 9053, Johnson City, TN 37615-9053
 518519644 +Jenkins & Clayman, 412 White Horse Pike, Audubon, NJ 08106-1311
 518584132 #+Kevin G. McDonald, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518508607 +NJ American Water, PO Box 578, Alton IL 62002-0578
 518553363 +Peter Reese, c/o Maaco Collision Repair, 101 Devins Lane, Pleasantville, NJ 08232-4109
 518499099 +Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 518553369 +Receivable Performance, 20818 44th Avenue W, Suite 100, Lynnwood, WA 98036-7709
 518616277 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
 518490982 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Littleton, CO 80129-2386
 518575902 +Specialized Loan Servicing LLC, c/o Powers Kirn, LLC, 728 Marne Highway #200,
 Moorestown, NJ 08057-3128
 518553364 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
 518651326 THE STATE OF NEW JERSEY, DIVISION OF EMPLOYER ACCOUNTS, PO BOX 379,
 TRENTON NEW JERSEY 08625-0379
 518553370 +The Bank of Missouri - Total Card, PO Box 85710, Sioux Falls, SD 57118-5710
 518656884 The State of New Jersey, PO Box 379, Trenton NJ 08625-0379
 518611998 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 518553373 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2020 01:03:10 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 12 2020 01:03:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 12 2020 01:02:31
United States of America (Internal Revenue Service, U.S. Attorney's Office,
970 Broad Street, Suite 700, Newark, NJ 07102-2535518549762 +E-mail/Text: bankruptcy@pepcoholdings.com Sep 12 2020 01:02:39
Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42,
Carneys Point NJ 08069-3600518606356 +E-mail/Text: bankruptcy@cavps.com Sep 12 2020 01:03:36 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321518517353 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 12 2020 01:03:32 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617518510327 E-mail/PDF: resurgentbknofications@resurgent.com Sep 12 2020 01:08:51 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587518526590 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 12 2020 01:09:56 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368518584592 +E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 12 2020 01:03:32 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999518506925 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 12 2020 01:10:23 T Mobile/T-Mobile USA Inc,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518553371 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 12 2020 01:01:33
Verizon, PO Box 650584, Dallas, TX 75265-0584518601917 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 12 2020 01:10:24 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518553372 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 12 2020 01:01:33
Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518553365* IRS, PO Box 7346, Philadelphia, PA 19101-7346
 518896239* +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 35

Date Rcvd: Sep 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-WF1, U.S. Bank National Association, as Trustee
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
Eric Clayman on behalf of Debtor Gregory Steven Tillman jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor Gregory Steven Tillman jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-WF1, U.S. Bank National Association, as Trustee
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rhondi L. Schwartz on behalf of Debtor Gregory Steven Tillman jenkins.clayman@verizon.net
Robert G. Shinn on behalf of Creditor Peter Reese wmsllc@comcast.net,
G9544@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee for
Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-WF1
ecf@powerskirn.com

TOTAL: 14